

**House File 50 - Introduced**

HOUSE FILE 50

BY JONES

**A BILL FOR**

1 An Act relating to insurance coverage for the treatment of  
2 eating disorders.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.36 Eating disorders —  
2 coverage.

3 1. As used in this section, unless the context otherwise  
4 requires:

5 a. "*Cost-sharing*" means any coverage limit, copayment,  
6 coinsurance, deductible, or other out-of-pocket expense  
7 obligation imposed on a covered person by a policy, contract,  
8 or plan providing for third-party payment or prepayment of  
9 health or medical expenses.

10 b. "*Covered person*" means a policyholder, subscriber, or  
11 other person participating in a policy, contract, or plan that  
12 provides for third-party payment or prepayment of health or  
13 medical expenses.

14 c. "*Eating disorder*" means pica, rumination disorder,  
15 avoidant or restrictive food intake disorder, anorexia nervosa,  
16 bulimia nervosa, binge eating disorder, other specified feeding  
17 or eating disorder, and any other eating disorder contained  
18 in the most recent edition of the diagnostic and statistical  
19 manual of mental disorders as published by the American  
20 psychiatric association.

21 d. "*Facility*" means an institution providing health care  
22 services or a health care setting, including but not limited  
23 to hospitals and other licensed inpatient centers, ambulatory  
24 surgical or treatment centers, skilled nursing centers,  
25 residential treatment centers, diagnostic centers, laboratory  
26 and imaging centers, rehabilitation centers, and other  
27 therapeutic settings.

28 e. "*Health care professional*" means a physician, a  
29 psychologist, a psychiatrist, a nutritionist, or other  
30 health care practitioner licensed, accredited, registered, or  
31 certified to perform specified health care services consistent  
32 with state law.

33 f. "*Health care provider*" means a health care professional  
34 or a facility.

35 g. "*Health care services*" means services for the diagnosis,

1 prevention, treatment, cure, or relief of a health condition,  
2 illness, injury, or disease including services for mental  
3 health conditions, illnesses, injuries, or diseases. "Health  
4 care services" also includes dental care services.

5 *h.* "Health carrier" means the same as defined in section  
6 514J.102.

7 *i.* "Treatment plan" means a plan for the treatment of  
8 a covered person's eating disorder developed by a health  
9 care professional pursuant to a comprehensive evaluation  
10 or reevaluation performed in consultation with the covered  
11 person or the covered person's representative. The plan may  
12 include but is not limited to cognitive behavioral therapy,  
13 family-based therapy, group cognitive behavioral therapy,  
14 nutrition education, prescription drugs, hospitalization, day  
15 treatment programs, residential treatment programs, and other  
16 health care services.

17 2. *a.* Notwithstanding the uniformity of treatment  
18 requirements of section 514C.6, a health carrier that offers  
19 individual, group, or small group contracts, policies, or  
20 plans in this state that provide for third-party payment or  
21 prepayment of health or medical expenses shall offer coverage  
22 for the treatment of eating disorders including all of the  
23 following:

24 (1) Health care services pursuant to a covered person's  
25 treatment plan.

26 (2) Health care services pursuant to a covered person's  
27 treatment plan that are provided to the covered person  
28 out-of-network or out-of-state if such health care services are  
29 unavailable in this state and are determined to be medically  
30 necessary by the covered person's health care provider.

31 *b.* Coverage required under this section shall not be less  
32 favorable than coverage a health carrier offers for general  
33 physical illness.

34 *c.* Cost-sharing requirements imposed for coverage  
35 required under this section shall not be less favorable than

1 cost-sharing requirements imposed by a health carrier for  
2 general physical illness.

3 3. a. This section applies to the following classes of  
4 third-party payment provider contracts, policies, or plans  
5 delivered, issued for delivery, continued, or renewed in this  
6 state on or after January 1, 2024:

7 (1) Individual or group accident and sickness insurance  
8 providing coverage on an expense-incurred basis.

9 (2) An individual or group hospital or medical service  
10 contract issued pursuant to chapter 509, 514, or 514A.

11 (3) An individual or group health maintenance organization  
12 contract regulated under chapter 514B.

13 (4) A plan established for public employees pursuant to  
14 chapter 509A.

15 (5) The medical assistance program under chapter 249A  
16 including all managed care organizations acting pursuant to a  
17 contract with the department of health and human services to  
18 administer the medical assistance program.

19 b. This section shall not apply to accident-only,  
20 specified disease, short-term hospital or medical, hospital  
21 confinement indemnity, credit, dental, vision, Medicare  
22 supplement, long-term care, basic hospital and medical-surgical  
23 expense coverage as defined by the commissioner, disability  
24 income insurance coverage, coverage issued as a supplement  
25 to liability insurance, workers' compensation or similar  
26 insurance, or automobile medical payment insurance.

27 4. The commissioner of insurance shall adopt rules pursuant  
28 to chapter 17A to administer this section.

29 EXPLANATION

30 The inclusion of this explanation does not constitute agreement with  
31 the explanation's substance by the members of the general assembly.

32 This bill relates to insurance coverage for eating  
33 disorders. "Eating disorder" is defined in the bill as pica,  
34 rumination disorder, avoidant or restrictive food intake  
35 disorder, anorexia nervosa, bulimia nervosa, binge eating

1 disorder, other specified feeding or eating disorder, and any  
2 other eating disorder contained in the most recent edition of  
3 the diagnostic and statistical manual of mental disorders as  
4 published by the American psychiatric association.

5 The bill requires a policy, contract, or plan providing for  
6 third-party payment or prepayment of health or medical expenses  
7 to provide coverage for health care services (services)  
8 pursuant to a covered person's treatment plan (plan), and  
9 services pursuant to a covered person's plan that are provided  
10 to the covered person out-of-network or out-of-state if such  
11 services are unavailable in this state and are determined  
12 to be medically necessary by the covered person's health  
13 care provider. "Treatment plan" is defined in the bill  
14 as a plan for the treatment of a covered person's eating  
15 disorder developed by a health care professional pursuant  
16 to a comprehensive evaluation or reevaluation performed in  
17 consultation with the covered person or the covered person's  
18 representative. The plan may include but is not limited to  
19 cognitive behavioral therapy, family-based therapy, group  
20 cognitive behavioral therapy, nutrition education, prescription  
21 drugs, hospitalization, day treatment programs, residential  
22 treatment programs, and other health care services.

23 The bill applies to third-party payment providers enumerated  
24 in the bill, including the medical assistance program (program)  
25 under Code chapter 249A and managed care organizations acting  
26 pursuant to a contract with the department of health and human  
27 services to administer the program. The bill specifies the  
28 types of specialized health-related insurance which are not  
29 subject to the bill.

30 The commissioner of insurance is required to adopt rules to  
31 administer the bill.

32 The bill applies to third-party payment provider contracts,  
33 policies, or plans delivered, issued for delivery, continued,  
34 or renewed in this state on or after January 1, 2024.